Official Form 1 (10/06)						
	States Bankruptcy Co ern District of Michigan	ourt		,	Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Lambert, Angela G.	Middle):	Name	e of Joint Debtor (Spouse) (Le	ast, First, Midd	le):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):			
Last four digits of Soc. Sec./Complete EIN or oth xxx-xx-4665	ner Tax ID No. (if more than one, state all)	Last fo	our digits of Soc. Sec./Comp	olete EIN or oth	er Tax ID No. (if more than one, state all)	
Street Address of Debtor (No. and Street, City, a 29431 Birch Street Flat Rock, MI	nd State): ZIP Code	Street	Address of Joint Debtor (No	o. and Street, C	ity, and State): ZIP Code	
	48134					
County of Residence or of the Principal Place of Wayne			ty of Residence or of the Prir	•		
Mailing Address of Debtor (if different from stre	et address):	Mailin	ng Address of Joint Debtor (i	if different fron	n street address):	
	ZIP Code				ZIP Code	
Location of Principal Assets of Business Debtor (if different from street address above):						
Type of Debtor	Nature of Business				ode Under Which	
(Form of Organization) (Check one box)	(Check one box)		1	tion is Filed (C	heck one box)	
 Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership 			☐ Chapter 7 ☐ Chapter 9 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13	of a Fore	15 Petition for Recognition eign Main Proceeding 15 Petition for Recognition eign Nonmain Proceeding	
Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Tax-Exempt Entity (Check box, if applicable) □ Debtor is a tax-exempt organiz under Title 26 of the United St Code (the Internal Revenue Co	ates	Debts are primarily consur defined in 11 U.S.C. § 101 "incurred by an individual a personal, family, or hous	1(8) as I primarily for		
Filing Fee (Check one	e box)		a one box.	apter 11 Debto		
 ☐ Full Filing Fee attached ☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. 		Check	c if: Debtor's aggregate noncon to insiders or affiliates) are call applicable boxes: A plan is being filed with the call applicable boxes.	ness debtor as de ntingent liquidar e less than \$2 m this petition. ere solicited pre	ted debts (excluding debts owed illion.	
Statistical/Administrative Information **	* Gary Boren (P31217) ***	<u> </u>			E IS FOR COURT USE ONLY	
■ Debtor estimates that funds will be available		ors.				
Debtor estimates that, after any exempt proper there will be no funds available for distribution		expense	es paid,			
Estimated Number of Creditors						
1- 50- 100- 200- 49 99 199 999		5,001- 0,000	100,001- OVER 100,000 100,000			
Estimated Assets						
\$0 to \$10,001 to \$10,000	\$100,001 to \$1,000,000 to \$1 million \$100 mi		More than \$100 million			
Estimated Liabilities \$0 to \$50,001 to	□ \$100,001 to □ \$1,000,0	001 to	☐ More than			
\$50,000 97-43868 tjt Doc	1 \$1 million 02/20/07 Tilod 02/20/07		red 92/28/07 08:4	15:02 Pa	age 1 of 10	

Official Form 1 (10/06) FORM B1, Page 2 Name of Debtor(s): Voluntary Petition Lambert, Angela G. (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: - None -Date Filed: Location Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Date Filed: Name of Debtor: Case Number: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10O) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Gary Boren February 28, 2007 Signature of Attorney for Debtor(s) (Date) Gary Boren (P31217) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period

after the filing of the petition.

Official Form 1 (10/06) FORM B1, Page 3

Voluntary Petition

(This page must be completed and filed in every case)

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Angela G. Lambert

Signature of Debtor Angela G. Lambert

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

February 28, 2007

Date

Signature of Attorney

X /s/ Gary Boren

Signature of Attorney for Debtor(s)

Gary Boren (P31217)

Printed Name of Attorney for Debtor(s)

Boren & Carey PC

Firm Name

2727 South Telegraph Road Dearborn, MI 48124-3276

Address

313.274.2999 Fax: 313.274.4180

Telephone Number

February 28, 2007

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

07-43868-tit Doc 1 Filed 02/28/07

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Lambert, Angela G.

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- □ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C.

Enter**e**d: 021/28/07/68:45:02 Page 3 of 10

United States Bankruptcy Court Eastern District of Michigan

In re	Angela G. Lambert			
		Debtor(s)	Chapter	13

		STATEMENT OF ATTORNEY FOR DEBTOR(S) PURSUANT TO F.R.BANKR.P. 2016(b)			
The unc	dersigned,	, pursuant to F.R.Bankr.P. 2016(b), states that:			
1.	The und	dersigned is the attorney for the Debtor(s) in this case.			
2.	The con	mpensation paid or agreed to be paid by the Debtor(s) to the undersigned is: [Check one] FLAT FEE			
	A.	For legal services rendered in contemplation of and in connection with this case, exclusive of the filing fee paid	3,000.00		
	B.	Prior to filing this statement, received	0.00		
	C.	The unpaid balance due and payable is	3,000.00		
	[]	<u>RETAINER</u>			
	A.	Amount of retainer received			
	В.	The undersigned shall bill against the retainer at an hourly rate of \$ [Or attach firm hourly rat Debtor(s) have agreed to pay all Court approved fees and expenses exceeding the amount of the retainer.			
3.	\$ <u>0.00</u>	of the filing fee has been paid.			
4.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, includin [Cross out any that do not apply.]				
	A.	Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether petition in bankruptcy;			
	B. C.	Preparation and filing of any petition, schedules, statement of affairs and plan which may be required Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned thereof;			
	Đ.	Representation of the debtor in adversary proceedings and other contested bankruptcy matters;			
	E.	Reaffirmations;			
	F. G.	Redemptions; Other: Negotiations with secured creditors to reduce to market value; exemption planning; planning of reaffirmation agreements and applications as needed; preparation and filing pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.			
5.	Rep any pos Cou	ement with the debtor(s), the above-disclosed fee does not include the following services: presentation of the debtors in any dischargeability actions, judicial lien avoidances, relief from y other adversary proceeding; representation with respect to an attempt by the Trustee or other sees of property of the debtor or to object to an exemption of the debtor; appeals of any deurt. Agreed services do not include any post confirmation services, which will be billed at an hexceed \$250.00 per hour.	r party to obtain ecision of the		
6.	The sou A. B.	rce of payments to the undersigned was from: XX			
7.		dersigned has not shared or agreed to share, with any other person, other than with members of the uncorporation, any compensation paid or to be paid except as follows:	lersigned's law		

Dated:	February 28, 2007
Agreed:	/s/ Angela G. Lambert
	Debtor Angela G. Lambert
	Joint Debtor (if any)

/s/ Gary Boren

Attorney for the Debtor(s)
Gary Boren (P31217)
Boren & Carey PC
2727 South Telegraph Road
Dearborn, MI 48124-3276
313.274.2999

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF MICHIGAN

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Gary Boren (P31217)	X /s/ Gary Boren	February 28, 2007			
Printed Name of Attorney	Signature of Attorney	Date			
Address:					
2727 South Telegraph Road					
Dearborn, MI 48124-3276					
313.274.2999					
Certificate of Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.					
Angela G. Lambert	X /s/ Angela G. Lambert	February 28, 2007			
Printed Name(s) of Debtor(s)	Signature of Debtor	Date			
Case No. (if known)	X				
	Signature of Joint Debtor (if any)	Date			

Lambert, Angela -

Accounts Receivalbe Management Acct No 3567 P.o. Box 129 Thorofare NJ 08086

AFNI Acct No 4477-02 PO Box 3427 Bloomington IL 61702

Anchor Receivables Management Acct No 6023 / 5095 PO Box 41003 Norfolk VA 23541-1003

Arrow Financial Acct No 7026 5996 W. Touhy Ave. Niles IL 60714-4610

Aspire
Acct No 1007
P.O. Box 23007
Columbus GA 31902

Bass & Associates Acct No 6653 Suite 200 3936 E Ft Lowell Rd Tucson AZ 85712

Brownstown Dental Care Acct No 4095 19249 Allen Road Trenton MI 48183

Centrix Financial Acct No 67433 6782 S. Potomca Street Englewood CO 80112

Credit Bureau Systems Acct No 4230 23 E. Front St. Suite 105 Monroe MI 48161 Lambert, Angela -

Drs. Hunter and Lupini PC 1954 West Road Trenton MI 48183

First Premier 900 W Delaware Acct# 3567 Sioux Falls SD 57104

Mercy Health Partners Acct No 2413 PO Box 10009 Toledo OH 43699-0009

Mile Rock Holdings, LLC c/o True Logic Financial Corp PO Box 4387 Englewood CO 80155-4387

Monroe County Family Court Acct No Case# 15024 125 E Second St Juvenile Monroe MI 48161

Monroe Medical Associates, PC Acct No 4443 / 8366 1397 N Monroe St. Monroe MI 48162-5360

National City Acct No 548230 Customer Services K-A16-F5 One NCC Parkway Kalamazoo MI 49009-8003

NCO Financial Services PO Box 41417 Dept. 99 Philadelphia PA 19101-1417

OSI Recovery Solutions, Inc Acct No 3995 PO Box 8902 Westbury NY 11590 Lambert, Angela -

Russell Collection Agency Acct No 2005 PO Box 7009 Flint MI 48507-0009

Tribute
Acct No 2047
c/o Payment Processing
P.O. Box 790215
Saint Louis MO 63179

Truelogic Financial Corporation Acct No 0649 PO Box 4437 Englewood CO 80155

Washington Mutual Card Services Acct No 7858 P.O. Box 660487 Dallas TX 75266

West Asset Management Acct No 5399 PO Box 2548 Sherman TX 75091-2548